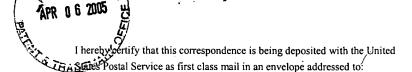
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ENCLOSURES (Check all that apply) After Allowance Communication to TC						
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Amendment/Reply		Petition	Petition			mmunication to TC
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Reply to Missing Parts/ Incomplete Application						
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L und	der 37 CFR 1.52 or 1.53	•				
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT						
Firm Name Townsend and Townsend and Crew LLP						
Singelius						
Signature Patik Re_						
Printed name Patrick M. Boucher						
Date Date						
April 4, 2005		Reg. No.		44,037		
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CERTIFICATE OF TRANSMISSION/MAILING						
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.						
Signature Dan a Dan a						
Him & Mitteell						
Typed or printed name Nina L. McNeill Date April 4, 2005						April 4, 2005
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Atty Docket No.: 040048-000110US

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

on April 4, 2005

TOWNSEND and TOWNSEND and CREW_LLP

Nina L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Charles Turgeon

Application No.: 10/086,793

Filed: March 1, 2002

For: SYSTEM AND METHOD FOR PERFORMING SECURE REMOTE REAL-TIME FINANCIAL TRANSACTIONS OVER A PUBLIC COMMUNICATIONS INFRASTRUCTURE WITH STRONG AUTHENTICATION

Confirmation No. 1539

Examiner:

Badii, Behrang

Art Unit:

3621

RESPONSE TO RESTRICTION

REQUIREMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The Office Action mailed March 4, 2005, requires restriction to one of four identified groups of claims:

- I. Claims 16-33;
- II. Claims 34-39 and 55-60;
- III. Claims 70-79; and
- IV. Claims 1-15, 40-54, 61-69 and 77-90.

Applicant elects to prosecute the claims of Group IV without traverse.

Paul Charles Turgeon Application No.: 10/086,793

Page 2

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

Patrick M. Boucher Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor San Francisco, California 94111-3834 Tel: (303) 571-4000

Fax: (415) 576-0300

PMB:pmb

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